

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

RICHARD L. MICCO
LINDA L. MICCO
Debtor(s)

Case No. 17-10452TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/03/2017.
- 2) The plan was confirmed on 12/20/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/31/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,741.52.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$72,018.28
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$72,018.28

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$3,149.27
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,149.27

Attorney fees paid and disclosed by debtor: \$4,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCELERATED REVENUE MANAGE	Unsecured	765.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	3,653.53	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	1,222.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	14,338.53	10,730.18	10,730.18	0.00	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	0.00	1,203.72	1,203.72	50.55	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	45,126.35	44,304.32	0.00	7,214.20	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	36,947.73	37,053.21	0.00	5,725.86	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	0.00	655.70	655.70	27.53	0.00
EAGLE GROUP LLC	Unsecured	275.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	8,899.06	8,949.06	8,949.06	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	23,360.65	30,111.39	30,111.39	0.00	0.00
FIRST COMMONWEALTH BANK*	Secured	0.00	104,209.88	104,209.88	0.00	0.00
FIRST COMMONWEALTH BANK*	Secured	300,000.00	330,904.48	0.00	0.00	0.00
FRANK FRACHETTI	Unsecured	14,835.00	14,835.00	14,835.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	33,384.00	44,345.82	44,345.82	1,435.85	1,911.50
INTERNAL REVENUE SERVICE*	Priority	12,418.53	8,845.02	8,845.02	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	83,460.98	81,280.31	81,280.31	0.00	0.00
LAW OFFICE OF ROBERT J COLCLOU	Unsecured	21,392.73	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	15,271.00	15,844.85	15,844.85	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	3,616.00	3,759.03	3,759.03	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	1,392.54	473.54	473.54	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	3,594.43	1,059.04	1,059.04	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	27,322.23	11,003.15	11,003.15	356.27	474.29
PENN CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	624.31	NA	NA	0.00	0.00
PIONEER CREDIT RECOVERY	Unsecured	301.98	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	975.00	848.36	848.36	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	1,108.00	952.48	952.48	0.00	0.00
REAL TIME RESOLUTIONS INC - AGE	Secured	150,000.00	195,292.39	195,292.39	0.00	0.00
RMS	Unsecured	2,427.82	NA	NA	0.00	0.00
SANTANDER CONSUMER USA D/B/A	Secured	23,070.55	21,922.33	0.00	5,307.12	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SEARS	Unsecured	13,898.82	NA	NA	0.00	0.00
SEARS	Unsecured	9,090.40	NA	NA	0.00	0.00
SELENE FINANCE LP	Secured	0.00	192,280.42	192,280.42	0.00	0.00
SELENE FINANCE LP	Secured	739,269.00	869,406.06	0.00	0.00	0.00
SELENE FINANCE LP	Secured	0.00	NA	NA	45,365.84	0.00
SELENE FINANCE LP	Priority	0.00	1,050.00	1,050.00	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	4,863.80	NA	NA	0.00	0.00
UNION TOWNSHIP (EIT)	Priority	399.40	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$195,292.39	\$58,305.90	\$0.00
Mortgage Arrearage	\$298,349.72	\$78.08	\$0.00
Debt Secured by Vehicle	\$0.00	\$5,307.12	\$0.00
All Other Secured	\$55,348.97	\$1,792.12	\$2,385.79
TOTAL SECURED:	\$548,991.08	\$65,483.22	\$2,385.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,954.06	\$0.00	\$0.00
TOTAL PRIORITY:	\$10,954.06	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$167,784.20	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,149.27</u>	
Disbursements to Creditors	<u>\$67,869.01</u>	
TOTAL DISBURSEMENTS :		<u>\$72,018.28</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/24/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.